

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Bloomington, Indiana, is home to Indiana University which contributes significantly to the quality of life, but also drives the cost of living here. The cost of housing is high compared to local wages.

Things to note:

- Twenty-eight percent of renters are cost burdened more than 50%
- 48% of the Housing Authority survey respondents reported that they experienced homelessness at some point.
- In the 2014 Point-in-Time Count, none of the 169 persons without children were Veterans. The Bloomington Housing Authority has increased its VASH vouchers in order to assist in the housing of veterans. (See NA-35 Public Housing)
- Eight percent (7.9%) of Bloomington's population is over 65 years of age.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

In order to make the Consolidated Plan 2015-2019 as useful and long-lived as possible, the following data has been updated when appropriate and possible.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	69,868	82,575	18.2%
Households	55,872	30,091	-46.2%
Median Income	\$25,377.00	\$27,395.00	7.9%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Data Source: <http://quickfacts.census.gov/qfd/states/18/1805860.html> (2013)

*Note: The number of housing units per the above noted source is 33,239 (2010). The number of households in the 2005-2010 Consolidated Plan based on 2000 census information was 28,400.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,440	4,030	4,845	2,205	9,540
Small Family Households *	1,560	865	1,275	675	4,030
Large Family Households *	104	85	29	85	400
Household contains at least one person 62-74 years of age	360	350	565	285	1,605
Household contains at least one person age 75 or older	225	334	485	210	1,090
Households with one or more children 6 years old or younger *	714	369	454	225	853
* the highest income category for these family types is >80% HAMFI					

Table 2 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	65	75	0	275	0	15	35	10	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	25	40	0	110	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	15	60	0	140	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	6,780	1,375	410	50	8,615	335	255	105	80	775
Housing cost burden greater than 30% of income (and none of the above problems)	300	1,250	1,215	145	2,910	150	160	475	180	965

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	995	0	0	0	995	140	0	0	0	140

Table 3 – Housing Problems Table

Data 2007-2011 CHAS
Source:

Bloomington Municipal Code Title 16 requires that all rental properties be registered and inspected by the Housing and Neighborhood Development Department for compliance with the Residential Rental and Lodging Establishment Inspection Program (http://bloomington.in.gov/documents/viewDocument.php?document_id=7255). As of January 31, 2015, there were 22,451 registered rental units within the City of Bloomington city limits. All of those units are inspected on a 3, 4, or 5 year cyclical basis. Title 16 defines a "Dwelling unit" as "a single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation" (BMC 16.02.020). The HAND Department can state that all of the 22,451 registered rental units have "complete plumbing and kitchen facilities." We cannot document the 275 rental units listed in the above table as having "Substandard Housing - Lacking complete plumbing or kitchen facilities" within the city limits.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,025	1,475	580	50	9,130	335	265	140	110	850
Having none of four housing problems	755	1,720	2,990	1,185	6,650	195	570	1,140	860	2,765
Household has negative income, but none of the other housing problems	995	0	0	0	995	140	0	0	0	140

Table 4 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,045	550	460	2,055	170	90	125	385
Large Related	84	60	0	144	20	20	4	44
Elderly	220	145	190	555	125	174	270	569
Other	5,964	1,945	1,060	8,969	175	130	200	505
Total need by income	7,313	2,700	1,710	11,723	490	414	599	1,503

Table 5 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	890	230	65	1,185	150	80	10	240
Large Related	84	0	0	84	10	20	0	30
Elderly	170	80	75	325	85	65	55	205
Other	5,840	1,095	300	7,235	90	85	55	230
Total need by income	6,984	1,405	440	8,829	335	250	120	705

Table 6 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	15	25	0	90	0	0	0	0	0
Multiple, unrelated family households	15	0	0	0	15	0	0	0	15	15
Other, non-family households	75	25	75	0	175	0	0	0	0	0
Total need by income	140	40	100	0	280	0	0	0	15	15

Table 7 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 8 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

The Indiana Region 10 Point-in-Time Homeless Count conducted on 1/29/14 shows a total of 353 persons, 221 households, in need of housing. Of those, 302 persons, 201 households, are in Monroe County. The assumption is that the majority of those persons are located within the city of Bloomington. The area shelters show similar results of unduplicated clients for 2014: Backstreet Missions Men's Shelter had 212, Backstreet Missions Agape House (women's shelter) had 13, and Martha's House had 293 (209 men and 84 women).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Middle Way House provides service and shelter for women and children who are victims of domestic violence. They also provide sexual assault support services. In 2012, Middle Way House provided 131 unduplicated women and their 94 children with emergency shelter. In Fiscal Year 2013, Middle Way House provided services to 150 unduplicated women and children

with emergency services. For Fiscal Year 2014 (through February 2015), they provided services to 99 unduplicated women and children.

In addition, in 2012, Middle Way House answered 130 rape crisis calls.

What are the most common housing problems?

Due to Bloomington Municipal Code Title 16, substandard rental housing is fairly rare as all rental properties are inspected as outlined above. Bloomington Municipal Code Title 20 (Unified Development Ordinance) limits the number of unrelated adults that can occupy certain zoning areas. Therefore, the most common housing problem is cost burden. As noted in Tables 9 and 10 above, cost burden for renters is a substantial problem with 39% of all households paying more than 30% and 29% of all households paying more than 50% of their gross monthly income on housing. According to the Service Community Assessment of Needs (SCAN) for Monroe County, Indiana, 13% of those surveyed in 2010 indicated a major problem having enough money to pay their rent or mortgage. (<https://www.monroeunitedway.org/scan>)

Are any populations/household types more affected than others by these problems?

Households with very low income are more affected by cost burden than those of higher incomes. Table 9 shows that 24% of rental households below 30% area median income have a cost burden of more than 30%. For cost burdened homeowners below 30% area median income, the percentage of households that are cost burdened greater than 30% is less than 2%. Table 10 shows similar results for those cost burdened greater than 50% with 23% for renters and 1.1% for homeowners. The SCAN shows that of the households that stated they had difficulty having enough money to pay rent or mortgage, 58% of them had household incomes below \$25,000.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The 2014 Point-in-Time count shows 131 persons (40 households) with at least one adult and one child in Monroe County and a total of 175 persons (51 households) in Region 10. One hundred twenty (120) of those persons (24 households) are in transitional housing units. Fifty persons (17 households) are in emergency shelter. There were no unsheltered families found during this Point-in-Time count. Of the households living in emergency shelter, 28 were below the age of 18.

Since February 2014, the Shalom Community Center has provided Rapid Rehousing Assistance who meet the criteria for assistance. The most common issues that caused a loss of housing were loss of employment, cost of housing is too high, difficulty with money management, and addictions. The criteria for assistance is:

- Households must meet the HUD definition of homeless
- Households have to have current employment (or income)
- Households must be able to pay at least 50% of their rent & utilities

Through the end of January 2015, Shalom provided assistance to 87 households (102 adults and 42 children). As of that date, 85% of those households were still housed, 10% lost their housing and 5% were unable to be reached.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Estimates were based on the 2014 Point-in-Time County.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most common housing characteristic linked with housing instability is cost burden.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

There does not appear to be a disproportionately greater need by any racial or ethnic group in Bloomington. See below for details.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,035	460	1,300
White	5,775	460	795
Black / African American	390	0	19
Asian	425	0	475
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	280	0	0

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,920	980	0
White	2,365	790	0
Black / African American	199	115	0
Asian	225	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	55	35	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,710	2,390	0
White	1,510	2,065	0
Black / African American	25	85	0
Asian	85	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	1,685	0
White	400	1,500	0
Black / African American	0	45	0
Asian	19	120	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

According to the 2010 Census (<http://quickfacts.census.gov/qfd/states/18/1805860.html>), Bloomington's population racial/ethnic breakdown is as follows:

White	83%	Black or African American	4.6%
American Indian & Alaskan Native	0.3%	Asian	8%
Native Hawaiian or Other Pacific Islander	0.1%	Hispanic	3.5%

The tables noted above show that there is no disproportionately greater need was reported for Bloomington. In the 0-30% Area Median Income, 5.5% of the reporting Black/African American households and 4% of Hispanic households noted one or more housing problem. In the 30-50% Area Median Income bracket, 7% of the reporting Black/African American households noted one or more housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Please see data below.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,600	895	1,300
White	5,410	830	795
Black / African American	380	10	19
Asian	425	0	475
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	220	60	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,315	2,590	0
White	1,015	2,125	0
Black / African American	60	259	0
Asian	185	45	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	25	65	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	3,630	0
White	420	3,145	0
Black / African American	0	110	0
Asian	25	170	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	1,950	0
White	145	1,760	0
Black / African American	0	45	0
Asian	19	120	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

According to the 2010 Census (<http://quickfacts.census.gov/qfd/states/18/1805860.html>),
Bloomington's population racial/ethnic breakdown is as follows:

White	83%	Black or African American	4.6%
American Indian & Alaskan Native	0.3%	Asian	8%
Native Hawaiian or Other Pacific Islander	0.1%	Hispanic	3.5%

For Severe Housing Problems, again there appeared to be little disproportionately greater need for any racial or ethnic group with the exception of Asian households. Asian households between 30-50% and 80-100% Area Median Income reported in greater numbers than population average 14% and 11.5% respectively. For Black/African American households that was only true for households between 0-30% Area Median Income showing 5.7%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Cost burden is the highest housing problem in Bloomington. Bloomington, Indiana is home to Indiana University, and the student population (46,416 for 2014-2015 - <http://news.iu.edu/releases/iu/2014/09/enrollment-fall-2014.shtml>) drives the demand for and cost of housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,215	3,920	8,430	1,300
White	11,685	3,395	6,945	795
Black / African American	540	175	420	19
Asian	490	144	600	475
American Indian, Alaska Native	0	25	43	0
Pacific Islander	25	0	0	0
Hispanic	295	100	250	0

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

According to the 2010 Census (<http://quickfacts.census.gov/qfd/states/18/1805860.html>), Bloomington's population racial/ethnic breakdown is as follows:

White	83%	Black or African American	4.6%
American Indian & Alaskan Native	0.3%	Asian	8%
Native Hawaiian or Other Pacific Islander	0.1%	Hispanic	3.5%

Cost burden is the most common housing problem in Bloomington and, with the exception of one outlier, there is no disproportionately greater need. For the no/negative income, the 36% of the Asian households for that category reported being cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

While there are a few areas where the need is slightly above the census percentage, the variances are very small.

If they have needs not identified above, what are those needs?

Please see above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Historically, Bloomington's small African American population lived on the west side, where a segregated black grade school was active from 1915-1952. This large area was located south of 12th Street and north of Kirkwood Avenue, from Adams Street on the west to the Square. The working class neighborhoods of Bloomington lay west of the old CSX railroad right-of-way (B-Line) and Walnut Street. However, Bloomington does not really have any areas where there is a concentration of any racial or ethnic group. Please see attached census maps marked as Exhibit B.

NA-35 Public Housing – 91.205(b)

Introduction

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect." The Bloomington Housing Authority is rated as a high performer with a PHAS Score of 96.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	11	296	1,249	22	1,181	35	0	0
Updated # of vouchers (BHA - 2015)	0	7	308	1,341	48	1,214	66	6	0

Table 18 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,436	7,650	9,903	7,810	9,970	6,507	0
Average length of stay	0	0	3	6	2	6	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	4	2	12	0	11	1	0
# of Elderly Program Participants (>62)	0	0	42	204	5	198	1	0
# of Disabled Families	0	10	80	511	4	477	22	0
# of Families requesting accessibility features	0	11	296	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Characteristics by BHA 2015

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program

Average Annual Income	0	6130	6844	9,958	10,973	11,022	9,947	11,716
Average length of stay	0	0	3	2	2	6	1	1
Average Household size	0	1	2	2	2	2	1	2
# Homeless at admission	0	0	9	17	0	17	0	0
# of Elderly Program Participants (>62)	0	0	45	218	23	188	6	0
# of Disabled Families	0	10	111	647	19	582	42	0
# of Families requesting accessibility features	0	11	6	163	0	163	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	7	260	1,077	19	1,020	31	0	0
Black/African American	0	4	32	162	3	152	4	0	0
Asian	0	0	3	4	0	3	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Race of Residents by BHA 2015

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	264	1,115	43	1,004	56	6	0
Black/African American	0	0	41	234	4	222	8	0	0
Asian	0	0	5	7	1	4	2	0	0
American Indian/Alaska Native	0	1	0	4	0	3	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	1	4	0	4	0	0	0

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	11	294	1,235	22	1,167	35	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Ethnicity of Residents by BHA 2015

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	21	0	20	1	0	0
Not Hispanic	0	7	297	1,320	48	1,194	65	6	0

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Bloomington Housing Authority had 50 accommodation requests in 2014. Needs include accessible units for families (larger than one bedroom with no stairs), grab bars, raised toilet seats, accessible street parking, and access to units (i.e. handicap ramps).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Immediate needs include: access a path to a living wage job, affordable childcare, repairing bad credit, and attaining educational credentials to qualify for employment.

How do these needs compare to the housing needs of the population at large

On October 30, 2014, a survey was mailed to 250 Housing Choice voucher and public housing tenants. Eighty-six surveys were received which is a 15% return rate. That survey indicated:

- 35% have lived in current housing 1-3 years, 22% less than a year, 18% 4-6 years
- Majority (31%) report waiting 1-3 months for current housing
- 76% reported feeling satisfied or very satisfied with current housing situation
- Q: If you are dissatisfied with your current living arrangement, why? Fifty-one (51) responded to question with a majority (35%) reported not feeling safe, followed by 29% not liking neighborhood
- Q: What are the obstacles, if there are some, to improving your housing situation:
 - 38% reported NONE
 - 29% reported rent is too high
 - 22% reported lack of required credit
- Q: Have you or anyone in your household used any of the following community resources and programs (top 4):
 - 57% used Salvation Army
 - 41% used Centerstone
 - 36% used Community Kitchen
 - 34% used Monroe County United Ministries
- Q: Prior to your current housing arrangement, had you ever experienced homelessness:
 - 48% of respondents reported experiencing homelessness at some point
- Q: How many times had you experienced homelessness:
 - 45% experienced homelessness 3 or more times
 - 37% experienced homelessness 1 time
 - 18% experienced homelessness 2 times
- Q: What services were most helpful to you when you experienced homelessness?:
 - 38% had some form of a food service related answer
 - 38% had some form of a shelter related answer
- Q: What strains your budget the most?:
 - 53% reported food
 - 38% reported utilities
 - 36% reported transportation

- Q: Are you interested in taking a class on renting, homeownership, budgeting, credit, predatory lending, none of above?:
 - 68% reported none of above
 - 19% homeownership
 - 15% credit
 - 12% budgeting
- Q: Have you ever experienced housing discrimination while in Bloomington:
 - 85% reported never experiencing housing discrimination in Bloomington
- Q: What is the highest level of education you have completed:
 - 59% have a high school diploma/GED or less
- Q: Please select one of the following in regards to your current employment status:
 - 57% receive disability or social security benefits,
 - 17% seeking employment,
 - 26% employed in some manner (Full – 11%, part – 14%, more than one job – 1%)
- 15% age 24-34, 23% age 34-45, 35% age 45-62, 21% age 62+
- 53% of respondents from a 1 person household
- Zip code:
 - 32% from 47403
 - 32% from 47401
 - 30% from 47404
 - 6% from 47408

Discussion

The City of Bloomington is fortunate to have a high performing housing authority that works to provide quality housing to its clients. See updated statistical information:

HCV/Section 8 Waitlist (Open December 9, 2014 - Closed on April 9, 2015)		n= 695
Category	# of households	% of total households
Extremely low income (<30% of median)	554	80.0%
Low income (between 30% and 50% of median)	118	17.0%
Moderate income (between 50% and 80% of median)	21	3.0%
# of Elderly Heads of Household	45	6.5%
Total of Elderly Persons	49	
# of Disabled Heads of Household	113	16.3%
Total of Disabled Persons	125	18.0%
Single Person Household	197	28.3%
Large Family (4+ members)	87	12.5%
Large Family (5+ members)	36	5.2%
Victims of Domestic Violence	19	2.7%

Homeless

not tracked

Public Housing Waitlist (as of 4.23.2015)			n= 90
Category	# of households	% of total households	
Extremely low income (<30% of median)	84	93.3%	
Low income (between 30% and 50% of median)	5	5.5%	
Moderate income (between 50% and 80% of median)	1	1.1%	
# of Elderly Heads of Household	1	1.1%	
Total of Elderly Persons	3	3.3%	
# of Disabled Heads of Household	12	13.3%	
Total of Disabled Persons	15	16.7%	
Single Person Household	48	53.3%	
Large Family (4+ members)	11	12.2%	
Large Family (5+ members)	9	10.0%	
Victims of Domestic Violence	not tracked		
Homeless	9	10.0%	

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Please note that the Point-in-Time data is for Region 10. Information will be provided on a County/City level when possible.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Monroe County:

	2014	2013
Households with at least one adult & one child		
Households	40	42
Persons	131	138
Households without children		
Households	169	160
Persons	169	160
Households with only children		
Households	2	6
Persons	2	6
Veterans with at least one adult and one child		
Households	0	Unknown
Persons	0	Unknown
Veterans without children		
Households	16	15
Persons	16	15

Monroe County Homeless Sub-Populations:

	2014	2013
Chronically Homeless Individuals	42	45
Chronically Homeless Families	3	3
Persons in Chronically Homeless Families	8	7
Adults with a Serious Mental Illness	41	41
Adults with Substance Abuse Disorder	36	34
Adults with HIV/AIDS	3	0
Victims of Domestic Violence	100	82

Nature and Extent of Homelessness: (Optional)

Race: White	Sheltered: 322	Unsheltered (optional): 7
Race: Black/African-American	Sheltered: 35	Unsheltered (optional): 1
Race: Asian	Sheltered: 0	Unsheltered (optional): 0
Race: American Indiana or Alaskan Native	Sheltered: 0	Unsheltered (optional): 0
Race: Native Hawaiian or Other Pacific Islander	Sheltered: 0	Unsheltered (optional): 0
Race: Multiple Races	Sheltered: 5	Unsheltered (optional): 0
Ethnicity: Non-Hispanic	Sheltered: 345	Unsheltered (optional): 8
Ethnicity: Hispanic	Sheltered: 17	Unsheltered (optional): 0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the Point-in-Time count conducted on January 29, 2014, there are forty-two households (131 individuals) in Monroe County in need of housing assistance. Fifty-eight percent (58%) of the reported households with children were residing in Transitional Housing at the time of the count. None of those households reported to be families of veterans. The Point-in-Time count held on January 30, 2013, shows forty-eight (48) households and 144 persons experiencing homelessness in Monroe County. Of those, 96 were under the age of 18. Sixty-four percent (64%) were residing in Transitional Housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In 2014, twenty-two percent (22%) of the households report being either Black/African-American or Multiple Races. Ten percent (10%) report being Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On January 15 & 17, 2015, HAND staff accompanied BPD Resource Officers to survey individuals who are identified themselves as homeless or at risk for homelessness on

use of services and need. The 14 individuals who were surveyed, noted their housing situations as follows: Inter-Faith Winter Shelter (6), Rental with no assistance (2), Unsheltered (2), Housing Choice Voucher (1), Crawford (1), Rapid Rehousing (1), and Living with friends (1). The most commonly used service/agency was Shalom Community Center with 15. Other commonly used services included Community Kitchen (12), Salvation Army (10), Mother Hubbard's Cupboard (9), Volunteers in Medicine (8), Centerstone (7), New Leaf New Life, Martha's House and Inter-Faith Winter Shelter (6), and Indiana Legal Services and Monroe County United Ministries (4). Eight (8) of the 14 individuals surveyed indicated that they have medical insurance, two are veterans, and four do not have medical insurance.

Discussion:

The City of Bloomington, through the Housing and Neighborhood Development (HAND) Department has historically assisted service and housing providers who work extensively with homeless or at-risk for homelessness individuals and families through the following sources:

- Community Development Block Grant Social Services
- Community Development Block Grant Physical Improvements (reconstruction/rehabilitation)
- HOME Investment Partnership (housing new construction)
- Jack Hopkins Council Social Service Grants

Priorities for the next five years include:

1. BPD Outreach Program. Continue the BPD Outreach Program by coordinating community resources to address the needs of individuals and families struggling with homelessness. This program was launched on April 1, 2014. Six Bloomington Police Department Officers volunteered, along with a Street Social Worker, to provide access to assistance for those in need. Initial indications have been extremely positive showing a 48.7% decrease in police involvements, a 55.2% decrease in arrests and a 29.15% decrease in emergency room usage from 2013 to 2014 for individuals who were at one point identified as part of the homeless population. According to IU Health - Bloomington, the Blue Dollar cost savings was \$52,000. Blue dollars does not imply actual savings as it did not result in reducing expenses, but rather to redirect the equivalent staff hours to improve patient care to other Emergency Room patients, or allowing Security to better police the campus.
2. Funding for service providers. Continue to provide financial assistance to emergency service providers through CDBG Social Services and Jack Hopkins Council Social Service grant programs. Between 2010 -2014, the City provided \$425,191 in CDBG and \$708,947.63 to agencies providing emergency services. Those services included, but are not limited to: Community Kitchen, Inter-Faith Winter Shelter, New Hope Family Shelter, Stepping Stones, Shalom Community Center, and Volunteers in Medicine.

3. Permanently Supportive Housing. Provide funding for future permanently supportive housing developments. In 2013, the City of Bloomington provide HOME Investment Partnership Funds to assist in the development of the 25 unit Crawford Apartments. Crawford Apartments is a "housing first" supportive housing development.
4. Tenant Based Rental Assistance. Provide assistance through Tenant Based Rental Assistance (TBRA) to households on the Housing Choice Voucher waiting list and households with special needs.
5. South Central Housing Network. Provide technical assistance and financial support to the continued refinement and implementation of the Region 10 "Heading Home" plan to make homelessness rare, brief and nonrepeating.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Bloomington's comprehensive array of services for individuals with special needs, which include services designed for the elderly, persons with disabilities, and persons with HIV/AIDS all exist within our community.

Describe the characteristics of special needs populations in your community:

As of the 2010 Census, 6,523 persons were 65 years or over. This constitutes 7.9% of Bloomington's population. Bloomington has been recognized as a wonderful place to retire because of the vast number of activities through Indiana University and the community. Bloomington, through its community of services, allows the elderly to have options to live as independently as possible and to have a good quality of life.

The 2010 Census also indicates that 5,532 persons under the age of 65 are living with a disability. This constitutes 6.7% of Bloomington's population. Bloomington has long provide services to children and adults with disabilities, starting with Stone Belt which opened its doors to provide education to children with development disabilities in 1958. Providing opportunities for active citizenship for individuals with disabilities is the mission of organizations such as Stone Belt and LifeDesigns.

According to the Indiana State Department of Health, there are 215 individuals living with HIV/AIDS in Monroe County (http://www.in.gov/isdh/files/Map_Persons_Living_with_HIV_by_County.pdf). Positive Link, a program of Indiana University Health Bloomington Hospital Community Health, is the preeminent provider of comprehensive prevention and holistic social services for those impacted with HIV in south central Indiana. Positive Link, based in Bloomington, provides comprehensive services to clients, including housing assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs of these populations are determined by population estimates, demand for services, and other specific needs surveys. Please see above.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Please see above.

Discussion:

Objectives for the next five years include:

1. Provide financial assistance to develop additional housing for special needs populations such as senior/accessible housing. In 2012, HAND provided financial

assistance for the development of Patterson Pointe Senior Apartments, a 61 unit apartment complex for persons age 55 and over.

2. Provide financial assistance to allow the elderly or disabled to remain in their homes.
 - a. Owner-Occupied Rehabilitation Loan Program -- provides financial assistance to bring owner-occupied homes up to current building code, make energy efficiency upgrades, and accessibility modifications, if needed.
 - b. Home Modification for Accessible Living -- provides financial assistance to make accessibility modifications.
3. Provide financial assistance to organizations that serve special needs groups through CDBG and/or Jack Hopkins Council Social Service Grant programs.
4. Provide financial and technical assistance to provide for accessible infrastructure and/or facility improvements. This includes the development and/or reconstruction of sidewalks to meet ADA requirements.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Bloomington has a robust social service community. As those agencies grow and change, their physical needs also change. In order to keep facilities usable and accessible for clientele, those agencies must be able to modify their buildings to meet their needs. Currently, the Boys & Girls Club at Crestmont is renovating/reconstructing/expanding their new facility to meet their needs.

The City of Bloomington was incorporated in 1845. Its history is an important part of the culture. Many of those historical structures are used by governmental and/or social service agencies for public service. It is important to maintain the historical integrity of those buildings. Currently, the Banneker Community Center, once the segregated African-American School, is getting ready to celebrate its 100th anniversary. Necessary repairs are being made to the WPA limestone retaining wall. This wall is an important part of the historical nature of the site and should be preserved.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Describe the jurisdiction's need for Public Improvements:

According to the Community Survey responses, 34.47% of the respondents believe that the area in most need of improvement is sidewalks/streets, followed by neighborhoods (30.21%). Suggested improvements include: additional sidewalk connectivity, sidewalk improvement/repairs, additional ADA ramps, additional multi-purpose pathways, additional bike lanes, more street improvements (including street trees), more street lighting, additional public transportation routes, extended public transportation hours, additional bus shelters, improved storm water systems, updated water/waste water systems, and install waste water systems in areas where they do not exist.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Describe the jurisdiction's need for Public Services:

The Community Survey ranks mental health and related services as the most critical need for our community. Followed closely by affordable childcare. Other critical needs noted include: substance abuse related services, emergency assistance such as food, housing & utilities assistance, job training/employment services, housing related services, and basic medical related services.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data